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Research Article

A STUDY ON BANK LINKAGE PROGRAM OF SHGs AT SOUTHERN REGION FROM 2011-12 TO 2016-17

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ABSTRACT

The purpose of the study is to analyse the penetration of the SHGs credit-linkage programme at the southern region for a period of 2011-12 to 2016-17. The study aims to identify the progress of various institutions linked with this credit-linkage programme. This study was focused on the SHG's bank linkage programmes at public sector commercial banks, private sector commercial banks, Regional Rural banks and Co-operative banks. The study also identifies the number of women SHGs involved and benefitted in various credit linkage programme. Among the various institutions the study identifies that Public sector commercial banks and Regional rural banks were highly significant and correlated with the savings mobilized by women SHGs and bank loans disbursed by women SHGs. It has been concluded that, ensuring capacity- building training programs will help in carrying out the SHG program effectively, which aids in the rural development and women empowerment.

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INTRODUCTION

SHGs are a scheme of organizing the rural poor with homogeneous social and economic background into small groups. The small groups may be a registered or unregistered groups which will work together to save a small amount of fund to meet the emergency requirements of the group itself. Basically the SHGs includes a minimum of 10-20 person which can be drawn based on the BPL listing approved by a policy called Gram Sabha. The members were selected as one each from a family, and they were trained based on the requirement. The SHGs focuses on empowering the women through a process of social mobilization, training, providing bank credit, and government subsidy. The objective of SHGs is to improve the economic development of women through generation of social transformation of gender inequality in work and the household.

Women empowerment through self-help group constitutes an emerging and fast growing trend towards social and economic development of the nation. Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women self-employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the wise tool to

improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self Help Groups. Hence they are channelizing their funds for women and rural development through Self Help Groups.

The present study will focus on the various bank credit programs provided by the government to mobilize the savings schemes for the welfare of the SHG's and also to monitor their livelihood, by introducing various activities connected there within.

Historical Perspectives

According to Wallace. *et al.*, (1991) the role of women is increasingly recognized in the development of the Third World Nations particularly in collective groups or cooperatives in rural areas. Housman (1992) stated that women constitute about half of the world population and contribute about two-third of all the labor hours worked by the human race, though they are the primary providers of childcare and suppliers of many of the necessities of day to day life for themselves and their families.

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Increasingly, women play a major role in the formal economies regulated by society and are continue to be a large part of the informal economics. Self Help Groups in Tamil Nadu Sasikumar D. (2009) stated in his article that the Government of Tamil Nadu established the Tamil Nadu Corporation for Development of Women Limited for the welfare and for the advancements of the women.

Statement of the problem

SHG-Bank Linkage Programme has neither reached out majority of the poor, in almost all the states of India. It was stated by (Ghate, 2008) that only 22 percent of the 75 million poor households in India are facilitated with microfinance. Nasir 2013 studied that 53.5 percent of the total poor in India lives in Orissa, Bihar, Chhattisgarh, Jharkhand, Uttaranchal, Madhya Pradesh and Uttar Pradesh states are sharing only 23.60 percent of the total microfinance outreach and have difficulties in enabling access to credit to the poor through SBL programme.

It has been revealed from the previous study that southern regions availed more concentration on SBL programme has been reported in the southern regions particularly in Tamil Nadu and Andhra Pradesh states than compared with other regions and states. The reports of the previous studies have pointed out a gap between savings, credit and outstanding. Hence an attempt has been made to study the southern region which covers Tamil Nadu, Andhra Pradesh, Telangana, and Kerala. Hence, the situation warrants examining how these six places differ in the reach out by SBL programme.

REVIEW OF LITERATURE

The research studies indicated that inconsistent focus of SBL programme in the different states of India. Johnson and Meta (2010) stated that According to CMF-IFMR of Andhra Pradesh 2010 report, in Chennai only 25.4 per cent of the SHGs utilized the loan for income-generation purposes and about 20.4 per cent of the SHGs used loan for repayment of old debts. Report of the Sub-committee of Central Board of Directors of Reserve Bank of India 2011 registered its concern about the inadequate and unequal penetration and concentration of microfinance in the country and remarked that "there is undue concentration of effort in the Southern region to the relative neglect of other regions" (p.46). Sarumathi and Mohan (2011) claimed that microfinance has resulted in more psychosocial empowerment than the much needed economic empowerment among the poor. One of the reasons for this was argued that loans are utilized by the SHG members for unproductive purposes, other than income-generation Manju and Shanmugam, (2013).

Dadhich (2001) studied the evaluation of oriental grameena project in India. The study elaborated how micro-finance can be used as an effective tool to alleviate rural poverty. The study concluded stating that the effective implementation and properly structured microfinance strategies will help in women empowerment and also to eradicate poverty in rural areas. Madeswaran and Dharma (2001) studied the role of SHG's in empower in rural women at Maharashtra. It is a study based on peer monitoring, which pointed out that the success of group lending is attributable to various factors such as lending for consumption, savings, rotation of savings by women groups. NIRD (2003) National Institute of rural development has focused the need for capacity building in Andhra Pradesh as

tool to develop and enhance the ability of people to overcome their own problems through their planned efforts. The study reveals that the members of women SHG's are benefitted from the programme by improving their economic and social status. The study reveals that women SHG's are benefitted on various aspects of health care, family planning, elimination of child labor, building the ability, courage and confidence to overcome their own problems.

Krishna (2003) has studied the working of women self-help groups. He made an extensive study on evolution, performance, problems, and perspectives of SHG's. He also focused on the socio-economic impact of the SHG's on poverty reduction and manifestation in women empowerment. The study stated that utilization of appropriate technology with various manufacturing methods and marketing strategies will help in the women empowerment.

Tripathy 2004 discussed the role of SHG's in the rural development by explaining that the SHG's are instruments for social mobilization, economic empowerment, capacity and entrepreneurship building and community solidarity. He argued that the group aims at promotion of savings and credit should work as a pressure groups to address the issues such as education, health, lack of access to natural resources etc. Nanda (2004) studied the difficulties faced by banking institutions to reach the rural poor, development of micro-finance, progress of SHGs through SHG- Bank linkage programme. The study reveals that implementation of SHG strategies will fetch higher income and employment generation. Shylendra (2004) attempted to evaluate the SHG-bank linkage programme. The study analyzed the role of NABARD in mobilizing the large number of NGO's and financial Institutions through proper refinancing and promotion of capacity building among the rural poor. The findings of the study predicted that protecting the credibility of SHG's updating the skills of members through capacity building and training programs will help in stating the basic features and strengths of SHG's.

Chandramani (2005) has argued that women empowerment is the first step towards the focus of social changes. He initially started with the awareness about SHG's and the rights and capabilities as to how awareness about the socio-economic and political forces impacts on the SHGs are the most powerful means to empower women to promote income and by improving the quality of life and increasing the bargaining power. Vijay (2005) has made an attempt to save the purpose of economic growth a new paradigm of livelihood finance, with various levels of resource allocation. His studies stated that micro-finance through SHG's has changed the lives of rural poor women, the services may include finance, agriculture, business and institutional development. NABARD (2005) shared the work of micro-finance at international levels mainly on poorer households, and related effects on poverty reduction, education, social status of women. It has also designed millennium development goals and analyzed the role of rural finance SHG's and Bank-linkage programme.

Subba Rao (2007) stated that the commercial banks were identified to cater the needs of the priority sector and explained the banking sector reforms. The study covers the provisions of SHGs bank Linkage Programme and its development for a period from 1999-2005. The study analyzed that the micro-credit provided by the banks emerged as a majority policy tool

for financial assistance in the area of rural credit, with reference to the poorer sections of the society. Sudarshan (2011) The study reveals that the impact of women self-help groups for the improvement of women belonging to the poorer sections is satisfactory and functioning of women self-help groups reduced the debt burden in rural areas. Most of the members of the SHGs are at the mercy of the group leaders and government officials. The study infers that the number of working days of the respondents increased substantially after joining the SHGs. The study has concluded that the establishment of banks in the villages becomes necessary in order to reduce the SHG members' transport cost, wage cost, personal cost, etc. for getting the loan and for repayment of loan. Village banks also inspire the savings which in turn strengthen the deposits, investment, production, employment, income, consumption of people and influences the savings habit of members of SHG in rural areas. He also has suggested for efficient functioning of women SHGs, elections to be conducted for every three or five years to select a group leader in a democratic way. The amount of loan should be increased in response to the rising prices of goods and services.

Research objective

The study was undertaken with the following objectives:

1. To assess the growth of women SHGs and to identify their empowerment through Bank-Linkage Programme for a period of 2011-12 to 2016-17 at the southern region (i.e) for Tamil Nadu, Karnataka, Kerala, Andhra Pradesh, Telangana, and Lakshadweep.
2. To identify the credit linkage programme at various banking Institutions such as Public sector commercial banks, private sector commercial banks, Regional rural banks, and co-operative banks.
3. To analyze the relationship between average amount saved by women SHGs, credit disbursed to women SHGs and loan outstanding against women SHGs in the southern region with the various banking Institutions.

METHODS AND MATERIALS

The data for this study was collected from the NABARD's annual reports on the status of microfinance in India. The data for the study period includes six years from 2011-12 to 2016-17, as on 31st march of each financial year. The four states compared were Tamilnadu, Andhra Pradesh, Telangana, Kerala. The various parameters of bank-linkage programmes were measured, they were, Average amount saved per SHGs, Average loan disbursed per SHGs, and average loan outstanding per SHGs for the six financial years at public sector commercial banks, private sector commercial banks, Regional rural banks, and co-operative banks. The study involves the graphical representation, correlation and percentage analysis for analyzing the reports based on the six years' data.

RESULTS AND DISCUSSION

This section contains the graphical representation of the various parameters selected for the study. The chapter has been divided into four. The section A explains the average amount saved, average loans disbursed, and average loans outstanding by number of women Shgs. The section B explains the average

amount saved, average loans disbursed, and average loans outstanding by number of women Shgs at various banks such as Public sector commercial banks, Private sector commercial banks, Regional rural banks, and Co-operative banks. The section C includes the cumulative table of all the banks with the study variables. The section D includes the correlation between the banking institutions and the credit linkage programmes. The results for each graph and tables has been drafted and the discussion based on the interpretation has also been revealed. The data drafted for the study involves the southern region viz, Tamil Nadu, Karnataka, Kerala, Andhra, Telangana and Lakshadweep were evaluated.

Section-A

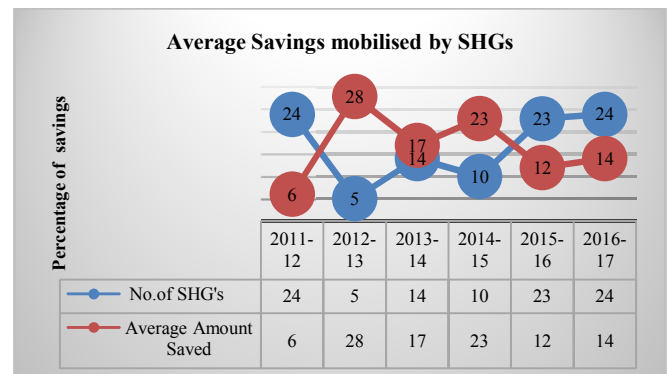


Figure A 1 Average savings mobilised by SHGs at southern region from 2011-12 to 2016-17

From the study it has been found that the average amount saved per SHGs has increased from 6% to 28% in the year 2012-13. Later in 2013-14 the amount saved has been decreased to 17%. Greater fluctuations observed in the savings per SHGs and also showed a declining trend from 23% to 14% from the year 2014-15 to 2016-17. It has been predicted that a higher savings has been observed in the year 2012-13, but later there was a sudden decrease in the year 2015-16 (12%). Also the Number of SHGs in the figure seems to be fluctuating.

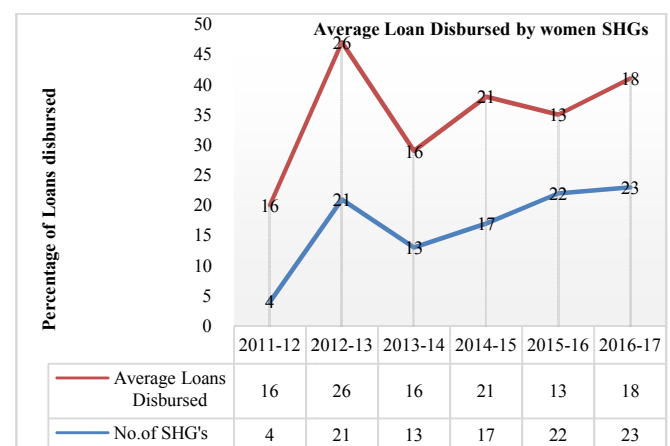


Figure A.2 The Average loan disbursed to Shgs at southern region for a period of 2011-12 to 2016-17

Amount of loan disbursed to SHGs from 2011-12 to 2016-17 were fluctuating. It has been observed that the highest percentage of loans disbursed in the year 2012-13 was 26%. But for all the six years it seems to be fluctuating. Comparing all the six years at the southern region, only for 2 years there is a highest % of loans disbursed (ie) 2012 to 13 (26%) and 2014-

15 (21%). For the remaining years the loans disbursed seems to be declining. It is perceived that the number of SHGs were also increasing from the year 2014-15 to 2016-17 accordingly.

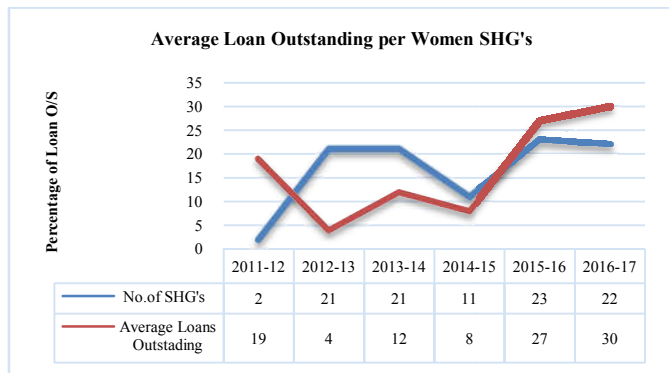


Figure A 3 The Average loan outstanding per SHGs at southern region for a period of 2011-12 to 2016-17

The highest loan outstanding against SHGs per year in the southern region was 30% for the year 2016-17. During 2011-12 the outstanding loan was about (19%), and rapidly declined to 2012-13 (4%). From the year 2013-14 there was a fluctuation in the outstanding loan and it started diminishing. But the graph states the number of SHGs will remain the same for all the three years viz., 2012-13 (21%), 2013-14 (21%), 2015-16 (23%), and 2016-17 (22%).

Section - B

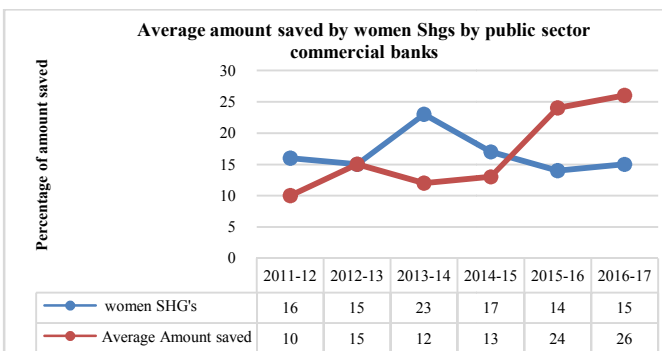


Figure B.1 The Average amount saved per SHGs at southern region by public sector commercial banks for a period of 2011-12 to 2016-17

It has been found from the above chart that average amount saved by women SHGs at public sector commercial banks were fluctuating. The savings for the year 2012-13 is (15%) also there is a decreasing trend till 2014-15 (13%). In the case of women SHGs savings were fluctuating.

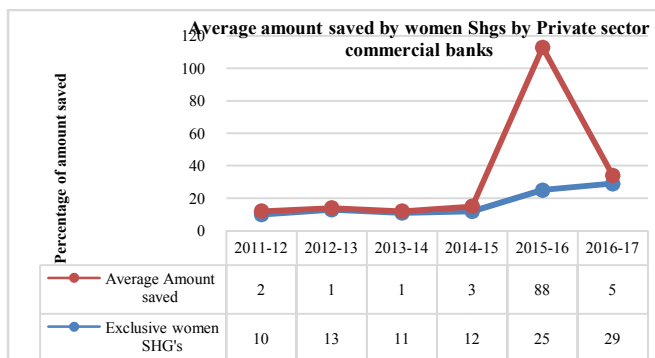


Figure 5 The Average amount saved by women SHG's by private sector commercial banks at southern region for a period of 2011-12 to 2016-17

It has been found from the above chart that average amount saved by women SHGs at private sector commercial banks had a high fluctuation. The savings for the year 2011-12 has been decreasing from (2%), 2013-14 (1%), 2014-15 (3%). Suddenly there is an increase in the trend of average amount saved per women SHGs in the year 2015-16. It is noted that there will be a sudden drop in the subsequent year 2016-17 to (5%). It is found from the year 2014-15 there is a percentage increase in the women SHGs from 12% to 29% (2016-17).

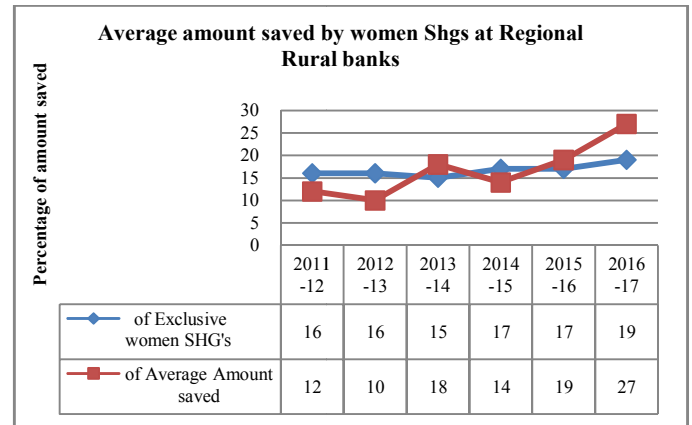


Figure B.2 The Average amount saved by women SHG's by Regional rural banks at southern region for a period of 2011-12 to 2016-17

It has been found from the study that there is an increasing trend of average amount saved per SHGs in the regional rural banks from (14%) 2014-15 to (27%) 2016-17. Also the exclusive women SHGs has been increasing from 2013-14 (15%).

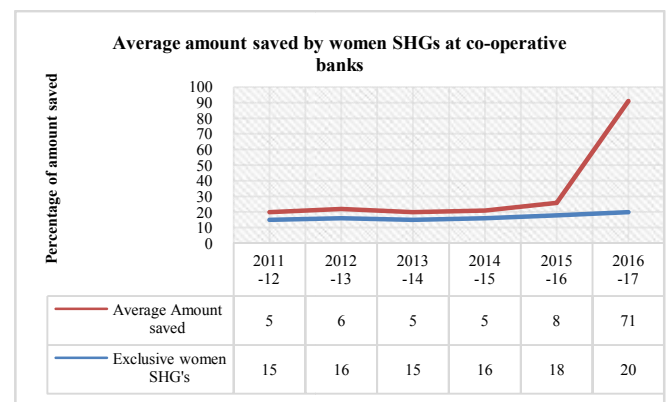


Figure B 3 The Average amount saved by women SHG's by women SHGs at Co-operative banks at southern region for a period of 2011-12 to 2016-17

It has been observed that the average amount saved per SHGs has been fluctuating from (5%) 2011-2012 to (8%) 2015-16. It is predicted that in the year 2015-16 and 2016-17 there is a huge increase in the average amount saved by SHGs and the exclusive women SHGs involved in the saving process of co-operative banks.

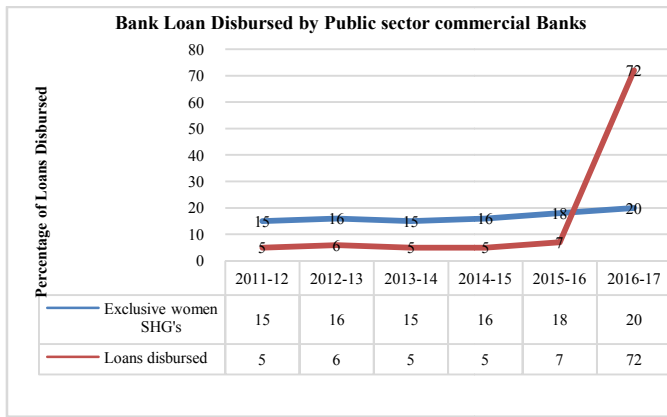


Figure B.4 The Bank loan disbursed by women SHG's by Public sector commercial banks at southern region for a period of 2011-12 to 2016-17

The percentage of loans disbursed in the public sector has been increasing from the year 2011-12 (5%) to 2012-13 (6%). From the year 2013-14 to 2014-15 the loans disbursed remains the same but in the year 2016-17 there is a sudden increase in the percentage of loans disbursed from 7% to 72%. This implies that in the year 2016-2017 the SHGs has claimed high level of loans from public sector commercial bank.

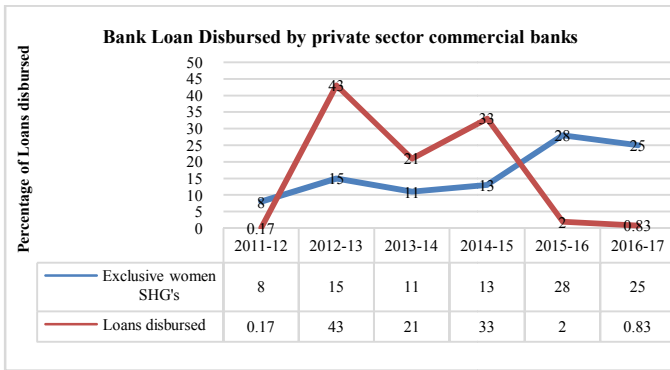


Figure B 5 The Bank loan disbursed by women SHG's by Private sector commercial banks at southern region for a period of 2011-12 to 2016-17

The bank loans disbursed by the private sector commercial banks has been fluctuating from the year 2011-12 to 2016-17. It has been found that the loans disbursed is high in the year 2012-13 (43%). It includes about half of the loans disbursed for a period of six years. The minimum amount realized was observed in the year 2011-12. This implies that private sector banks have released high bank loans in the year 2012-13 at private sector commercial banks.

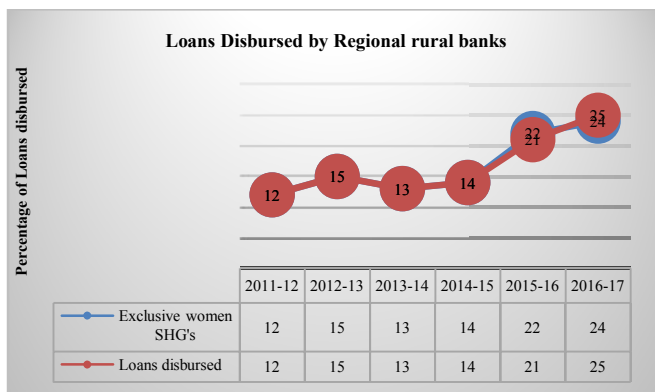


Figure B.6 The Bank loan disbursed by women SHG's by Regional rural banks at southern region for a period of 2011-12 to 2016-17

The Loans disbursed by the Regional Rural banks realized increasing trend from the year 2014-15 (14%) to 2016-17 (25%). At the same time the exclusive women SHGs has increased from 2014-15 (14%) to 2016-17 (24%). It seems that there is an increasing trend in the graph for both the loans disbursed and women SHGs availed loans at Regional rural banks.

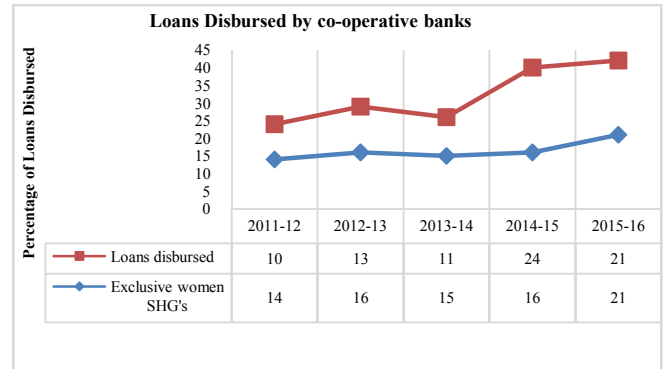


Figure B 7 The Bank loan disbursed by women SHG's by Co-operative banks at southern region for a period of 2011-12 to 2016-17

The bank loans disbursed by the co-operative banks seems to be fluctuating for the three consecutive years (i.e) from 2011-12 (14%) to 2013-14 (15%). It has been observed that from the year 2013-14 the loans disbursed was (15%) which steadily grew to (21%) in the year (2015-16). The study implies that there is an increase in loans disbursed and the women SHGs who availed bank loans from 2014-16 at Co-operative banks.

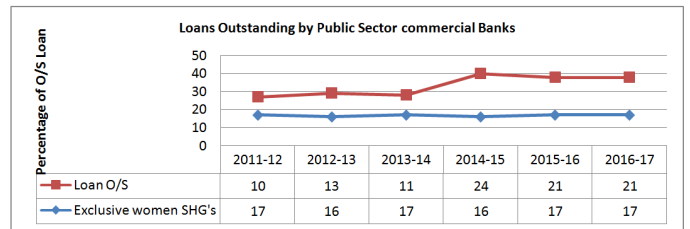


Figure B.8 The Loans Outstanding by women SHG's by Public sector commercial banks at southern region for a period of 2011-12 to 2016-17

Highest loan outstanding per women SHGs has been observed in the year 2014-15 (24%). And the lowest amount of Outstanding loan was identified in the year 2011-12 (10%). Comparing all the six years' lowest loan outstanding has been inferred in the year 2011-12. But the women SHGs seems to be fluctuating for all the six years at public sector commercial banks.

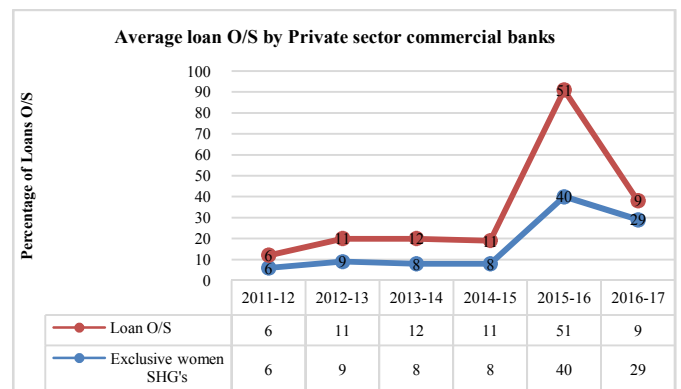


Figure B 9 The Average Loans Outstanding by women SHG's by Private sector commercial banks at southern region for a period of 2011-12 to 2016-17

It has been observed from the chart that Average Loans O/S by Private sector commercial banks were fluctuating from (6%) 2011-12 to (11%) 2014-15. In the year 2015-16 there is a sudden shift from (11%) 2014-2016. Hence it was noticed that when comparing all the six years huge O/S loans was realized in the financial year 2015-16.

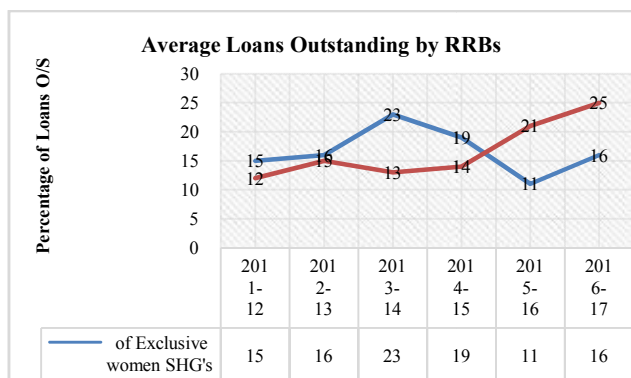


Figure B 10 The Average Loans Outstanding by women SHG's by Regional rural banks at southern region for a period of 2011-12 to 2016-17

It has been predicted that while comparing the outstanding loans within the study period is observed to be higher in the two consecutive years such as 2015-16 (21%) to 2016-17 (25%). Whereas the other factors such as number of women SHGs seems to be fluctuating. Hence higher loan O/S were realized in the last 2 years were observed in the Regional Rural banks.

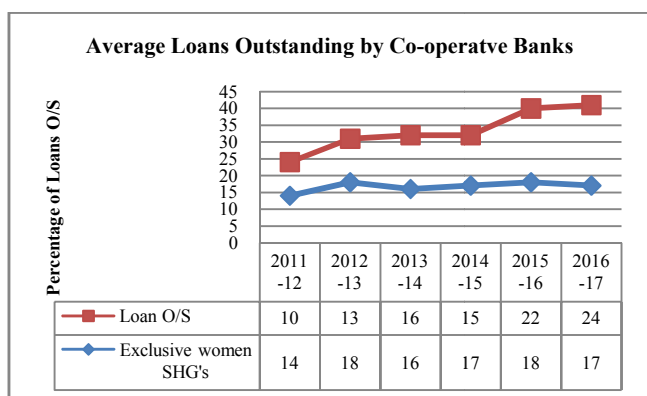


Figure B 11 The Average Loans Outstanding by women SHG's by Co-operative banks at southern region for a period of 2011-12 to 2016-17

The higher O/S Loans has been realized in the last financial year 2016-17 as (24%). It is observed from the graph that the O/S loan has been increasing year by year from 2011-12 (14%) to 2013-14 (16%). For the women SHGs the trend seems to be fluctuating, and it has been realized that in the year 2012-13 and 2015-16 it has about (18%) number of women SHGs when compared with other 4 Years.

Section-C

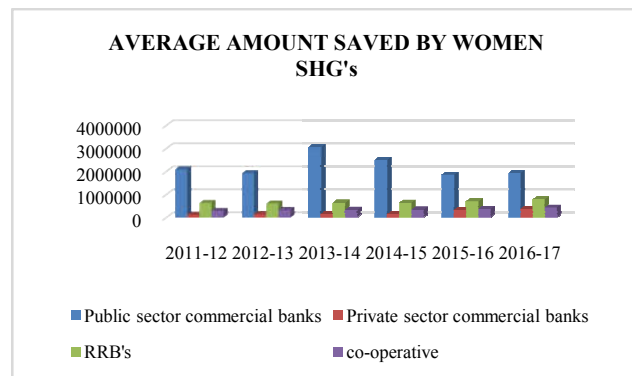


Figure C 1 Cumulative Graph representing the Average Amount saved by women SHGs at southern region for a period of 2011-12 to 2016-17

It has been found from the study that among the four banking Institutions public sector commercial bank has been performing well in the process of savings mobilized by women SHGs. Next to the public sector savings commercial banks, the regional rural banks have a moderate level of amount saved by women SHGs.

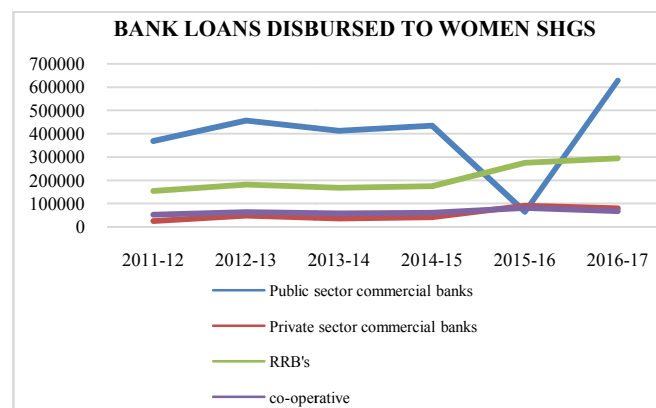


Figure C.2 Graph representing the Bank Loan Disbursed by women SHGs at southern region for a period of 2011-12 to 2016-17

It has been found that the public sector commercial banks were performing very well when compared with other banking Institutions. In the year 2015-16 there is a fall in the bank loans disbursed by the public sector banks, but in the consecutive year it has been raised. Hence, there is a fluctuation in the graph. Next to the public sector banks, the regional rural banks has disbursed the loans to an extent.

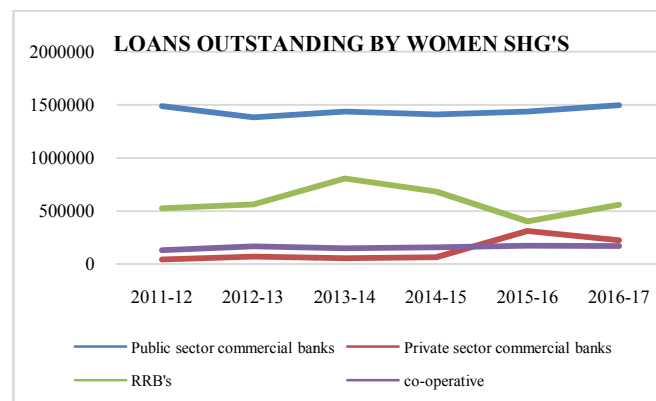


Figure C.3 Graph representing the loans outstanding by women SHG's at southern region for a period of 2011-12 to 2016-17

It has been observed from the graph that there is high amount of loans outstanding found with public sector commercial banks. Whereas other banks in the graphs seems to be fluctuating.

Correlation Analysis

Section - D

The table showing the relationship between the Average amount saved by women SHGs with the Public sector commercial banks, Private sector commercial banks, Regional rural bank and Co-operative bank

Average amount saved by women SHGs/ Institutions		Public sector commercial banks	Private sector commercial banks	Regional Rural banks	Co-operative banks
Public sector commercial banks	Pearson Correlation Sig. (2-tailed)	1			
Private sector commercial banks	Pearson Correlation Sig. (2-tailed)	-0.547 0.262	1		
Regional Rural Bank's	Pearson Correlation Sig. (2-tailed)	-0.453 0.366	.921** 0.009	1	
Co-operative Banks	Pearson Correlation Sig. (2-tailed)	-0.481 0.335	.945** 0.004	.913* 0.011	1

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

It has been observed from the above table that the co-efficient of average amount saved by women SHGs at private sector commercial banks were (-0.547) has a P value of (0.262) which is insignificant. This states that there is no any relationship exists between average amount saved by women SHG's by private sector commercial banks and with public sector commercial banks.

It has been observed from the table that the co-efficient of average amount saved by women SHGs at Regional Rural banks were (-0.453) has a P value of (0.366) which is insignificant. This states that there is no any relationship exists between average amount saved by women SHG's by Regional rural banks and with public sector commercial banks.

It has been observed from the table that the co-efficient of average amount saved by women SHGs at Regional Rural banks were (-0.481) has a P value of (0.335) which is insignificant. This states that there is no any relationship exists between average amount saved by women SHG's by Co-operative banks and with public sector commercial banks.

It has been observed from the table that the co-efficient of average amount saved by women SHGs at Regional Rural banks were (.921**) has a P value of (0.009) which is highly significant. The result states that there is a highly significant relationship exists between average amount saved by women SHG's at Regional rural banks and with private sector commercial banks. The positive correlation implies that an increase in the amount saved by regional rural banks will increase the savings mobilized by private sector commercial banks.

It has been observed from the table that the co-efficient of average amount saved by women SHGs at Co-operative banks were (.945**) has a P value of (0.004) which is highly significant. The result states that there is a highly significant relationship exists between average amount saved by women SHG's at Co-operative banks and with private sector commercial banks. The positive correlation implies that an

increase in the amount saved by regional rural banks will increase the savings mobilized by private sector commercial banks.

It has been observed from the table that the co-efficient of average amount saved by women SHGs at Co-operative banks were (.913*) has a P value of (0.011) which is significant. The result states that there is a highly significant relationship exists between average amount saved by women SHG's at Co-operative banks and with Regional Rural banks.

The positive correlation implies that an increase in the amount saved by regional rural banks will increase the savings mobilized by Regional Rural banks.

CONCLUSION

The research study leads to the conclusion that though the number of women SHGs were increasing every year, the performance of these SHGs were not so admiring. The average amount saved by women SHG's were not increasing, when compared with loans disbursed and loans outstanding had a steady increase. The SHG-bank linkage programme at the southern region reported to be fluctuating during the study period. The study on bank-linkage programme at the southern region reported to be fluctuating.

The study on bank-linkage programme at various banking sector resulted that the public sector commercial banks had a high level of loans disbursed in the year 2015-16 to 2016-17. It has been reported that in the private sector commercial banks there is a high level i.e 51% of loans O/s observed in the financial year 2014-15 to 2015-16. It resembles that there are more defaulters in the private sector commercial banks than compared with other banks.

The results from the section-c of results and discussion chapter states that for the SHG-Bank linkage program has been successfully undertaken and performed well by public sector commercial banks. The cumulative graphical representation on all the variables chosen for the study reveals that there are more women SHGs benefitted from public sector commercial banks. It was also revealed that there are more defaulters and huge amount of loans disbursed only in public sector commercial banks, when compared with other banks. So public sector plays a major role in SHG-bank linkage program.

From the co-relation analysis, it has been found Regional rural banks and Co-operative banks helps the women SHG's in mobilizing and promoting the savings amount. Hence the co-relation seems to be significant. The correlation between the

loans disbursed with Regional rural banks and Co-operative banks seems to be significant, which means they are good at disbursing the loans. There seems to have no significant relation with the loans outstanding, which implies that the women SHG's were not good at repaying with any of the banks, hence there is no relationship exists between them.

The study reveals that there is more concentration on loans disbursed and there is a lack of concentration on the outstanding loans, which implies that more attention drawn on loan disbursements, but when it comes to repayment, in return there is no such attention drafted by the SHG's. There could be some reasons for this imbalance. This could be due to the lack of knowledge on resource utilization, another could be the issue with their strategy to formulate the business. Louis Manohar ((2015) stated in his study that marketing was one of the barriers for income generation activities by SHG's. Taking those things into consideration, it could be concluded that for the present study NABARD should take some initiative steps in the promotion of the SHG's products in various outlets. Some promotional activities should be carried out in participation with SHG's, will ensure regular sales and sustained income, which will increase the repaying ability. The NABARD in participation with various NGO's should focus on educating the women SHG's especially on capacity building about credit linkage program. Ensuring such training programs will help in carrying out the SHG program effectively, which aids in the rural development and women empowerment.

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